

**Information to identify the case:**

Debtor 1 **Stephen P Pritti**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **District of New Jersey**  
Case number: **14-11928-JNP**

Social Security number or ITIN **xxx-xx-5738**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen P Pritti

3/10/17

**By the court:**

**Jerrold N. Poslusny Jr.**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Stephen P Pritti  
 Debtor

Case No. 14-11928-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

|           |  |
|-----------|--|
| 514560034 | +Stephen P Pritti, 137 Westminster Avenue, Marlton, NJ 08053-1669<br>+Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001 |
| 514507892 | Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658   |
| 514703742 | +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132   |
| 514507893 | +Cap One, ATTENTION: HSBC RETAIL SERVICES, Po Box 5264, Carol Stream, IL 60197-5264  |
| 514556489 | +DELBERT SERVICES CORPORATION, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  |
| 514507896 | +Delbert Services, PO Box 4730, Anaheim, CA 92803-4730   |
| 516521209 | +Ditech Financial LLC, Robertson, Anschutz & Schneid PL, Bankruptcy Department, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853                                       |
| 514507898 | +Gecrb/specialized, Attn: HSBC Retail Services, PO Box 5264, Carol Stream, IL 60197-5264   |
| 514507899 | Mariner Finance, PO Box 35394, Dundalk, MD 21222-7394  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|           |   |
|-----------|---|
| smg       | E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2017 23:58:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg       | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2017 23:58:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 514507891 | +E-mail/Text: bankruptcycare@affinityfcu.com Mar 10 2017 23:58:02 Affinity Fcu, 73 Mountainview Blvd., Basking Ridge, NJ 07920-2332   |
| 514690612 | EDI: AIS.COM Mar 10 2017 23:38:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838   |
| 514770156 | +E-mail/Text: bankruptcy@cavps.com Mar 10 2017 23:58:55 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340   |
| 514507894 | EDI: CONVERGENT.COM Mar 10 2017 23:33:00 Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004   |
| 514507895 | +EDI: RCSFNBMARIN.COM Mar 10 2017 23:33:00 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873  |
| 516658622 | +E-mail/Text: bncmail@w-legal.com Mar 10 2017 23:58:41 Delbert Services Corporation, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                                  |
| 516633018 | E-mail/Text: bankruptcy.bnc@ditech.com Mar 10 2017 23:58:11 Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154  |
| 514507897 | +EDI: RMSC.COM Mar 10 2017 23:33:00 Gecrb/pep Boys, C/o Po Box 965036, Orlando, FL 32896-0001   |
| 514822188 | EDI: RESURGENT.COM Mar 10 2017 23:38:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                    |
| 514800354 | EDI: MERRICKBANK.COM Mar 10 2017 23:33:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368   |
| 514507900 | +EDI: MERRICKBANK.COM Mar 10 2017 23:33:00 Merrick Bank, ATTN: BANKRUPTCY, P.o. Box 9201, Old Bethpage, NY 11804-9001   |
| 514507901 | EDI: VERIZONEAST.COM Mar 10 2017 23:33:00 Verizon Bankruptcy Department, PO Box 3037, Bloomington, IL 61702-3037  |
| 514507902 | EDI: VERIZONWIRE.COM Mar 10 2017 23:33:00 Verizon Wireless Bankruptcy Department, PO Box 3397, Bloomington, IL 61702-3397   |

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|           |   |
|-----------|---|
| cr*       | +Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001 |
| 514548120 | ##+MARINER FINANCE, LLC, 3301 BOSTON ST., STE 201, BALTIMORE, MD 21224-4979                                 |

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 25

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2017 at the address(es) listed below:

Allison J. Kiffin on behalf of Creditor Affinity Federal Credit Union  
collections@peterliska.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor Ditech Financial LLC jgoldman@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor Residential Credit Solutions, Inc..  
jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Lee Martin Perlman on behalf of Debtor Stephen P Pritti ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com

TOTAL: 7